



Order Filed on December 14, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Movant
LAKEVIEW LOAN SERVICING, LLC

In Re:

Rebecca Lynn Winkler,

Debtor.

Case No.: 20-19615 ABA

Adv. No.:

Hearing Date: 10/14/2020 @ 9:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 14, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2

Debtor: Rebecca Lynn Winkler

Case No.: 20-19615 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, LAKEVIEW LOAN SERVICING, LLC, holder of a mortgage on real property located at 6136 Harvey Avenue, Merchantville, NJ, 08109, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Alex Flynn, Esquire, attorney for Debtor, Rebecca Lynn Winkler, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that 6136 Harvey Avenue, Pennsauken, NJ is not part of the bankruptcy estate because Debtor is not a borrower on the subject loan and Debtor does not have any ownership interest in the subject property; Debtor merely resides at the subject property; and

It is further **ORDERED, ADJUDGED and DECREED** that because 6136 Harvey Avenue, Pennsauken, NJ is not part of the bankruptcy estate, the automatic stay does not apply;

It is further **ORDERED, ADJUDGED and DECREED** that Lakeview Loan Servicing, LLC is permitted to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue its rights in the land and premises commonly known as 6136 Harvey Avenue, Pennsauken, NJ; and

It is further **ORDERED, ADJUDGED and DECREED** that the 14 stay of the order under F.R.B.P. 4001(a)(3) is waived and this order shall have immediate effect; and

It is further **ORDERED, ADJUDGED and DECREED** that Lakeview Loan Servicing, LLC may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Rebecca Lynn Winkler
Debtor(s)

Case No. 20-19615-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 14, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2020:

Recip ID	Recipient Name and Address
db	+ Rebecca Lynn Winkler, 6136 Harvey Avenue, Merchantville, NJ 08109-5313

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2020 at the address(es) listed below:

Name	Email Address
Alex Flynn	on behalf of Debtor Rebecca Lynn Winkler rflynnlawllc@gmail.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Robert Davidow	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj.bkecf@fedphe.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 14, 2020

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7